Ulster Bank
Help for what matters

Easy banking at your fingertips

Your guide to our mobile app

Contents

Let's get started

With our free mobile banking app, you can manage your money whenever it suits you. This guide will take you through everything you need to know.

Here's what you need to get started:

✓ A mobile phone or tablet on iOS 10.0 or Android 6.0.

✓ Access to the internet, through WiFi or data.

✓ An Apple App Store or Google Play account.

✓ Anytime Banking details – if you've not already registered, all you need is your debit card or sort code and account number to get set up.

✓ An up-to-date mobile number that you have registered with us.

If it's a shared device, don't worry, our security processes help keep your details safe and secure.

It's important that the device you're using is linked to the mobile number we have registered for you, so we can verify that it's you downloading the app. Any shared devices must also be linked to the same mobile number.

App available on compatible iOS and Android devices to customers with Anytime Banking and a UK or international mobile number in specific countries. Anytime Banking available to customers aged 11+ with a Ulster Bank account.
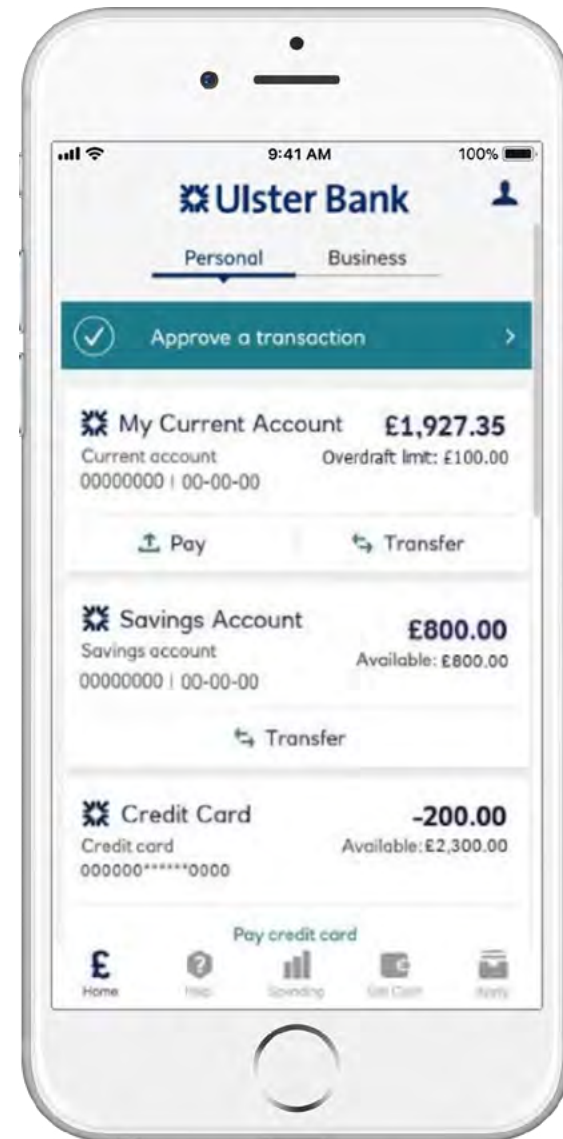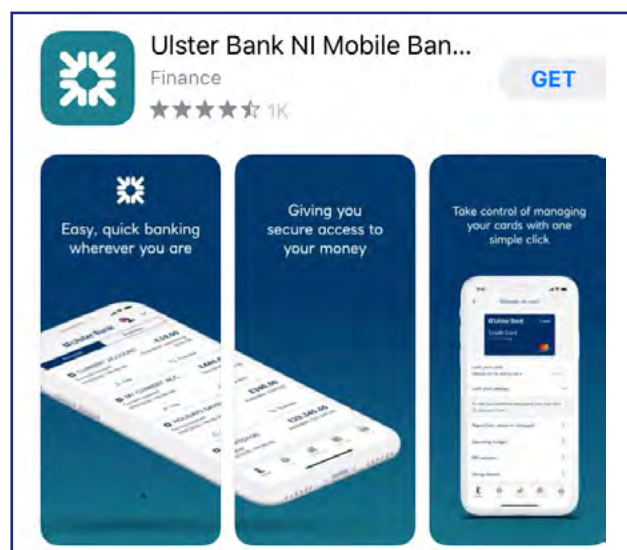
How it works

If you already bank with us, registering for the app is easy.

Step 1

Download our app by searching for **"Ulster Bank"** on your app store. Select the app called **"Ulster Bank NI Mobile Banking"**.

Step 2

Open the app and follow the step-by-step instructions.

1. Tap the **"I'm an existing customer"** button.

2. Tap **"Get started"** then view and, if you're happy with them, tick the box to show you agree the Terms and conditions, then tap **"Get started"**.

3. Enter the ten-digit customer number you use to log into Anytime Banking. It starts with your date of birth. If you don't have a customer number, or you've forgotten it, tap **"What's my customer number?"** and follow the instructions on screen. You'll need to have your debit card handy for this.

4. Enter your customer number and tap **"Next"**.

5. Input the requested digits of your Anytime Banking pin and password. We'll never ask you for your full pin or password and you should never give these to anyone.

6. Check the mobile number showing on screen is correct and tap **"Confirm"**. If it's not the right number, tap **"Not your mobile number?"** and follow the instructions on screen.

7. We'll text you an activation code to enter. It's important you don't share this with anyone.

8. Set up a passcode that is 5 to 8 numbers long that no one will be able to guess.

9. Click **"Done"** and it's time to enjoy banking anytime, anywhere.

On compatible iPhones you can enable Touch ID or Face ID, or on Android phone enable Android Fingerprints or Facial Recognition. This lets you log in securely without having to remember your passcode.

Staying safe and secure

Our Secure Banking Promise

Whether banking online or using our app, you're protected by our **Secure Banking Promise**:

- ✓ We'll refund any money paid out of your account, as long as you've kept your security information safe.

- ✓ We'll protect you 24/7, by monitoring your account and using the latest technology to keep you safe. If we suspect suspicious activity on your account, we may contact you straight away to verify it.

- ✓ We'll help you protect yourself, with tips on staying secure and free tools for extra protection. You can visit our Security Centre directly from the **"Help"** menu in the app to get the latest advice.

Safety and security

Your security is at the heart of everything we do. We get independent experts to regularly test, update, and confirm that our systems meet the highest standards of security to keep your money and information safe.

Secure registration
We validate your device details before you use the app. This is why we send you an activation code the first time you use the app.

Sophisticated encryption
Whenever you use our mobile app we encrypt all information sent to us from your device.

24/7 Account Monitoring
If we suspect suspicious activity on your account, we may contact you straight away.

Debit card lock
Instantly lock debit cards if you lose them so they can't be used.

Extra steps to stay safe

- Set up fingerprint log in or facial recognition, if your phone has these features. If it doesn't, you can use your unique 5-8 digit passcode, but make sure it's something that no one would guess.

- Tell us if you lose your mobile phone or tablet, so we can suspend your app.

How you can stay safe

We'll **never** ask you for your full security number or password, so if you are asked for this it could be a scam. Talk to someone you trust before doing anything.

- If you see a scam warning in the app, for example when you're making a payment, read it carefully and contact us if you are worried.

For your security:
1. Never share your activation codes or log in details with anyone. Avoid storing them on your phone or writing them down.
2. Keep your device operating system and mobile app up-to-date, so you're always running on the most recent version of our app.

Manage all your accounts

The app lets you manage your money on the move and helps you keep tabs on your current account, savings, credit card, loans and mortgages.

Once you log in you can check your balance and see the most recent transaction on your account, including any **pending transactions** that are due to come out. You can also see how much available balance you have to spend.

If you have an overdraft limit you will see it under your account balance.
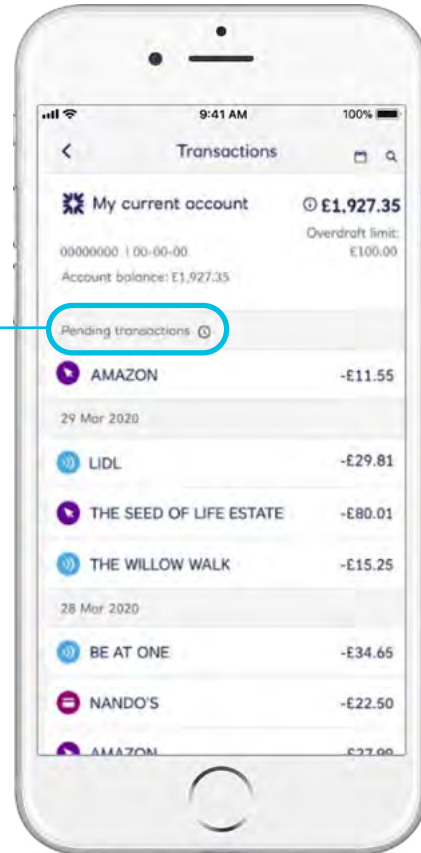
Transferring funds between your accounts takes seconds. Just tap **"Make a Transfer"** under the account you want to move money from, then **"Choose Account"** and select the account you want it to go to. Enter the amount you want to transfer, then select if you want to send it now, or at a later date and tap **"Continue"** then **"Make transfer"**. You'll see a confirmation screen and you can view your receipt here.
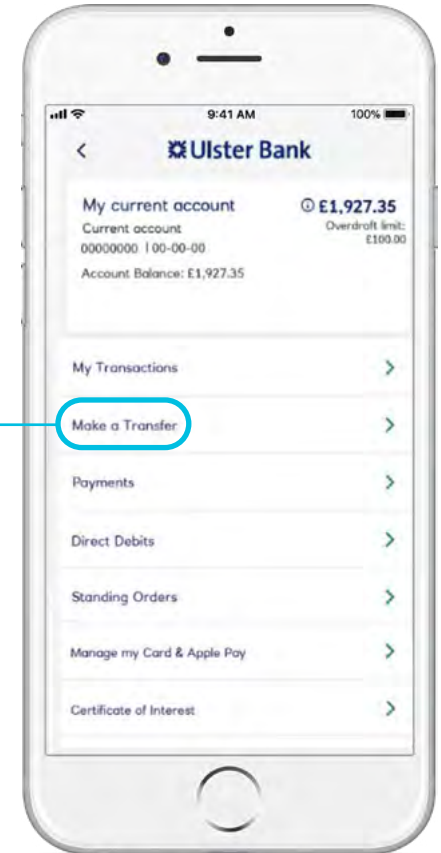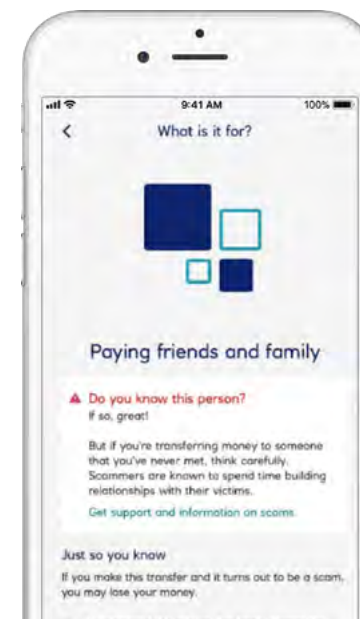
Making payments

You can send money to family, friends or pay bills in just a few taps. There are a few ways to do this:

- **Paying an existing payee:** if you've already made a payment using Anytime Banking, the details will already be set up for you.

- **Paying someone new:** you can pay someone new using their sort code and account number.

- **Pay your contacts:** you can pay anyone who is registered for the mobile payment service, Paym, using their mobile number.
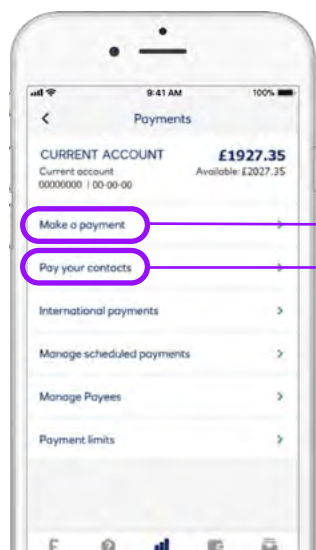
1. Click on your account, then tap **"Payments"**.

2. If you want to pay someone using their account number and sort code tap **"Payments"** then **"Make a Payment"**. On the next screen, choose "Select payee" then choose:

   - **"Pay someone new"**: enter the name, choose account type **"Personal"** or **"Business"**, account number and sort code of the person you're paying. You can also add a payee nickname, for example **"Mum"**. Click on **"Verify"**.

   - **"Saved payee"** just choose them from the list.

3. If you want to pay someone using their mobile number tap **"Pay your contacts"** then enter their mobile number or select them from the contacts in your phone.

4. Enter the amount you want to pay. Select if you want to send it now, or at a later date and tap **"Continue"** then **"Make payment"**. You'll see a confirmation screen and you can view your receipt here.

You must be aged 16 or over. Payment limits apply. You can see the most up to date limits by tapping **"Payment Limits"** in the **"Payments"** menu on the app.

You may need to use your passcode, Touch ID or Face ID to confirm the payment.

If you see a message asking if it could be a scam, please read it carefully and make sure you understand all the details. If you're worried, talk to someone you trust before you go ahead.

We work with other banks to check that the name of the person you're paying matches the account number provided. This is to help make sure it's not a scam.

Payment limits

We place a limit on the size and amount of payments you can make to provide extra protection against fraud.

Pay someone new
Using the "Pay someone new" option you can make a payment of up to £1,000 a day to an account number and sort code. You can make up to 5 smaller payments in a working day, although the sum of all payments cannot exceed £1,000.

Pay a saved payee
Pay someone using their account details to anyone from your list of payees, if you have their details saved within Anytime Banking.

Daily limit is £20,000 for Personal and Premier customers or £50,000 for business customers.

Pay your contacts
Pay someone using their mobile number – daily limit is £250. The recipient must be registered for PayM.

These limits are fixed and can't be changed by request. To view your Payment limits on the app, tap on your account then go to "Payments" then **"Payment limits"**.
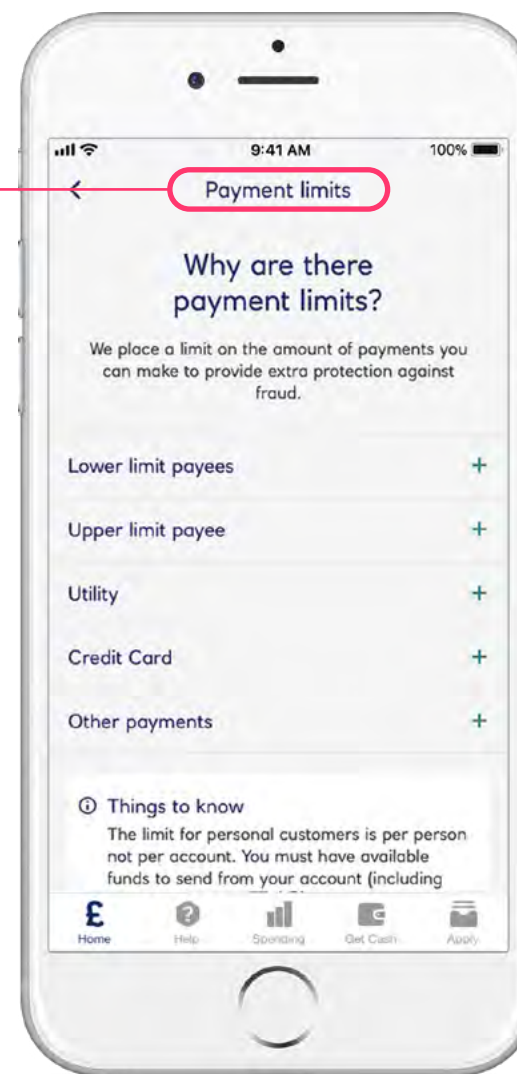
You must be aged 16 or over. Payment limits apply. You can see the most up to date limits by tapping **"Payment Limits"** in the **"Payments"** menu on the app.

The maximum daily sum is per working day, therefore payments made on a Saturday, Sunday or bank holiday will form part of the allowance for the next working day.

Approving an online purchase

When shopping online you'll sometimes be asked to confirm it's really you using your debit or credit card to make a purchase. You can do this securely using your fingerprint, facial recognition or your app passcode.

1. If you've got your notifications turned on, you can tap the notification to go straight to your app and tap on the **"Approve a Transaction"** along the top.

2. The transaction waiting your approval will be displayed.

3. Confirm it's really you using your fingerprint, facial recognition or app passcode.

4. Approve or decline the transaction.

Turn on your notifications

To make it even quicker and easier to approve the transaction make sure you switch on the notifications for your app. It means you'll be taken straight to the transaction to approve. If you have an Android device you'll be automatically registered to receive notifications to your home screen. If you have an iPhone you'll be asked to enable these when you register. Just go into your phone Settings then look for the app under Notifications and turn them on.
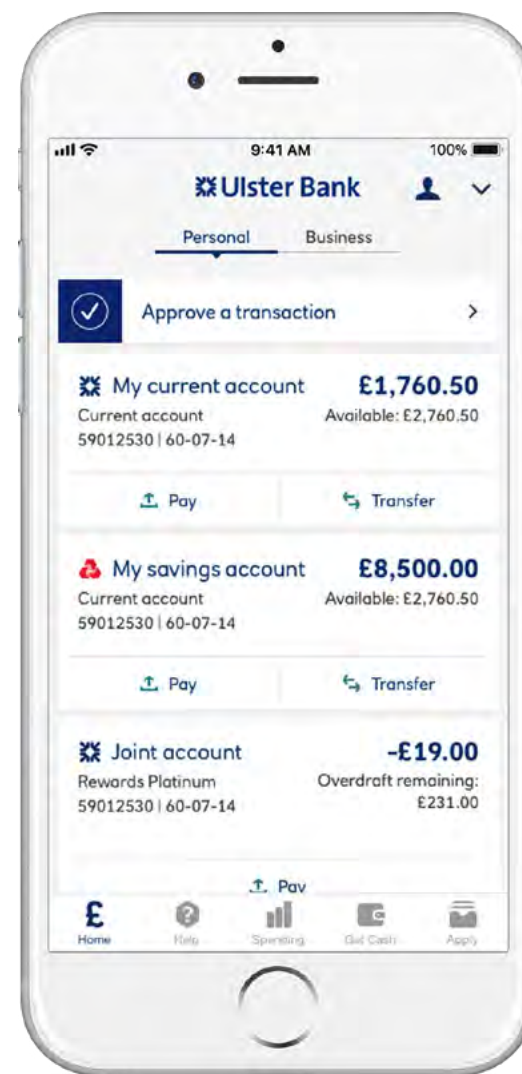
Face ID and Touch ID are available on selected Apple devices. Android facial recognition and fingerprint are available on selected Android devices.

Managing Direct Debits and standing orders

To cancel Direct Debits in the app:

1. Go to the account you pay the Direct Debit from.

2. Click **"Direct Debits".**

3. Select the Direct Debit you want to change. You'll see the option to cancel at the bottom of the screen.
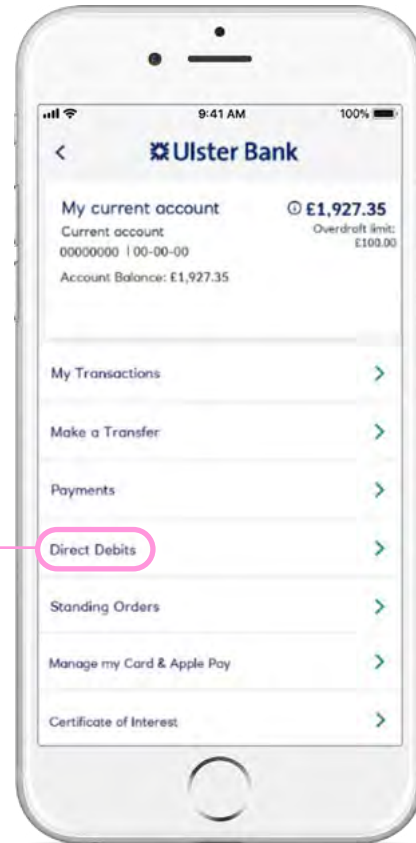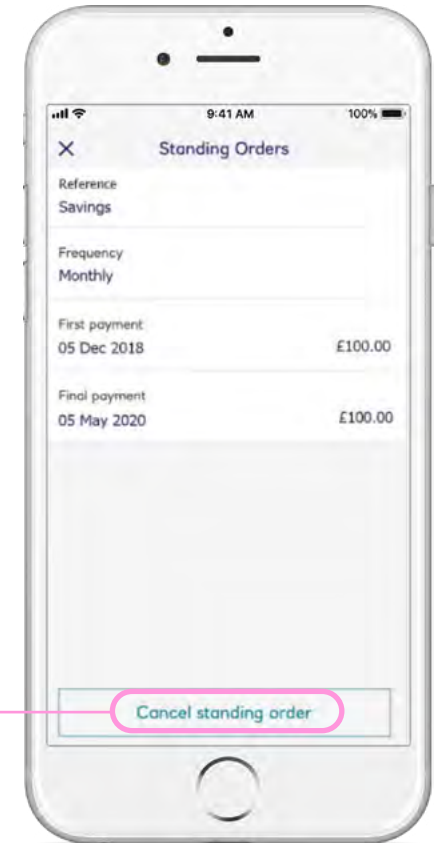
If you need to cancel a Direct Debit, you need to make the changes before 8.20pm (UK time) on the day the payment is due. Otherwise the payment will have been taken and we won't be able to retrieve it.

It's a good idea to contact whoever you have the Direct Debit with to let them know it's been cancelled.

Ulster Bank

My current account — £1,927.35
Current account — Overdraft limit: £100.00
00000000 | 00-00-00
Account Balance: £1,927.35

My Transactions

Make a Transfer

Payments

Direct Debits

Standing Orders

Manage my Card & Apple Pay

Certificate of Interest

You can set up a standing order of up to £20,000 to any of your existing payees – or even between your own accounts. We'll need two working days' notice to set up, amend or cancel a standing order on the app.

1. Select **"Standing orders"** from the account you want it to come from.

2. Tap **"Create"** on the top right corner.

3. Follow the instructions to set up your standing order.

To cancel a standing order, select the **"Cancel Standing Order"** option at the bottom of the screen. You can also change the details by tapping **"Amend"** in the top right of the screen.

Standing Orders

Reference
Savings

Frequency
Monthly

First payment
05 Dec 2018 — £100.00

Final payment
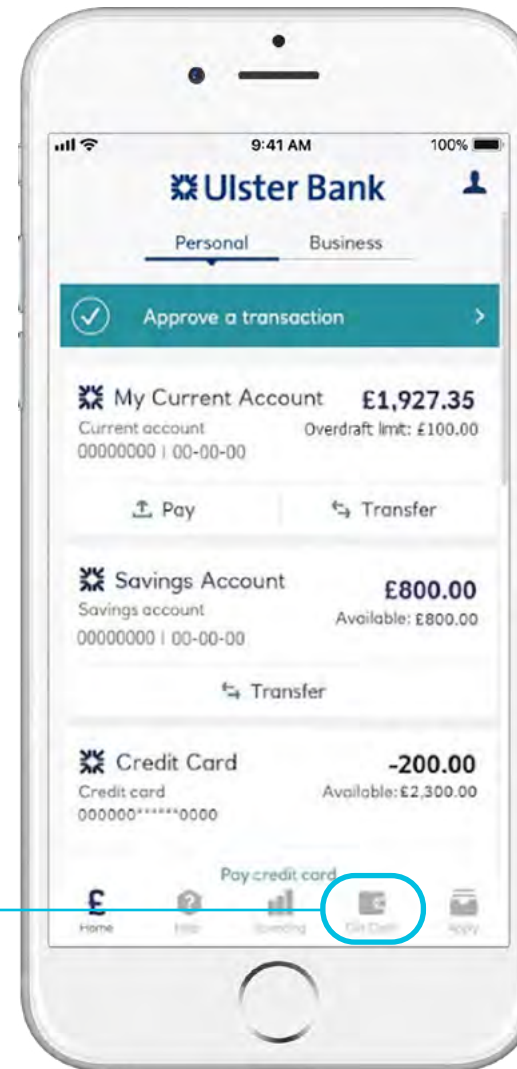05 May 2020 — £100.00

Cancel standing order

Get Cash without your debit card

Yes, you really can Get Cash without your debit card. Just use your app to **"Get Cash"** instead.

1. Go to any NatWest, Royal Bank of Scotland (in Scotland), Ulster Bank NI or Tesco cash machine.

2. Open your app and tap on **"Get Cash"** along the bottom.

3. Choose the amount you want to take out and tap **"Reveal code"** to use now.

4. Press **"Enter"** at the cash machine and follow the instructions to get your money.

Withdraw up to £130 every 24 hours at NatWest, Royal Bank of Scotland (in Scotland), Ulster Bank NI and Tesco ATMs. You must have at least £10 available in your account and an active debit card (locked or unlocked).

9:41 AM 100%

Ulster Bank

Personal   Business

✓ Approve a transaction

My Current Account   £1,927.35
Current account   Overdraft limit: £100.00
00000000 | 00-00-00

⬆ Pay   ⇆ Transfer

Savings Account   £800.00
Savings account   Available: £800.00
00000000 | 00-00-00

⇆ Transfer

Credit Card   -200.00
Credit card   Available: £2,300.00
000000******0000

Pay credit card

£   Home   Help   Spending   Get Cash   Apply

Manage your debit card

You're in control with your app. To keep your money even more secure you can control the types of payments you make with your debit card by switching them off and on.

And if you misplace your debit card you can lock it so that no one else can use it. You can still use our **"Get Cash"** feature to get money from a cash machine, even when your card is locked. You can then unlock it once you find it.

To turn on the controls you need to:

1. Log in to your app and tap the account the card is linked to.

2. Go to **"Manage my card"** and tap **"Card payment controls"**. Then you can pick which payment controls you want to turn off or on, depending on how you use your card. Easy.

To lock/unlock your card you need to :

1. Log into your app and tap the account the card is linked to.

2. Select **"Manage my card"**. Use the toggle button to instantly:

   • lock your card. Your card then can't be used for any purchases or ATM withdrawals.

3. Follow the same steps to instantly unlock your card if you find it again.
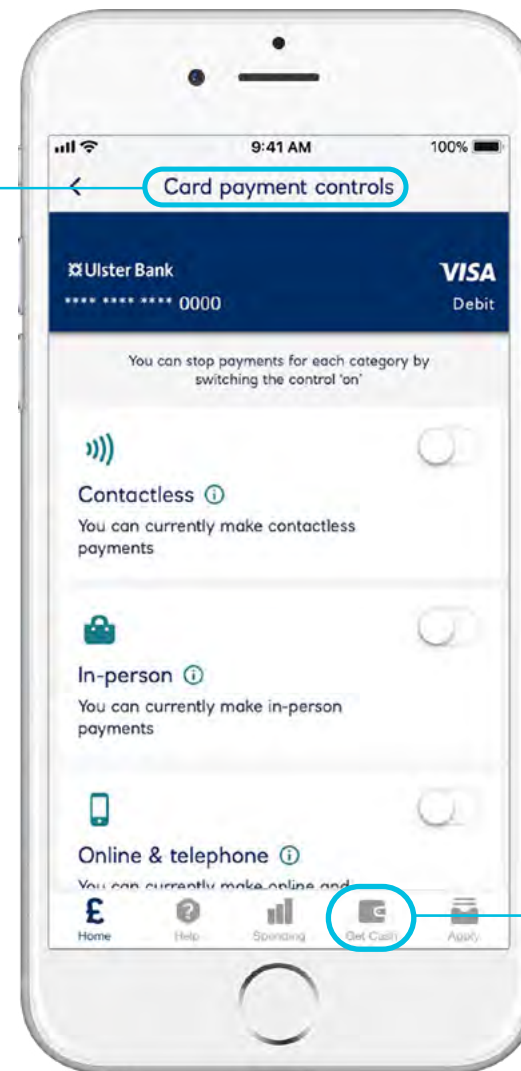
Ask Cora

Cora is our digital assistant, who you can find on our website, in Anytime Banking and within the "**Help**" section of the mobile banking app.

Cora never sleeps, so is available 24/7 and can help with day-to-day enquiries such as making payments, understanding your recent transactions or giving support with your direct debits and standing orders.

If she can't help she'll be able to direct you to the right place to get what you need.
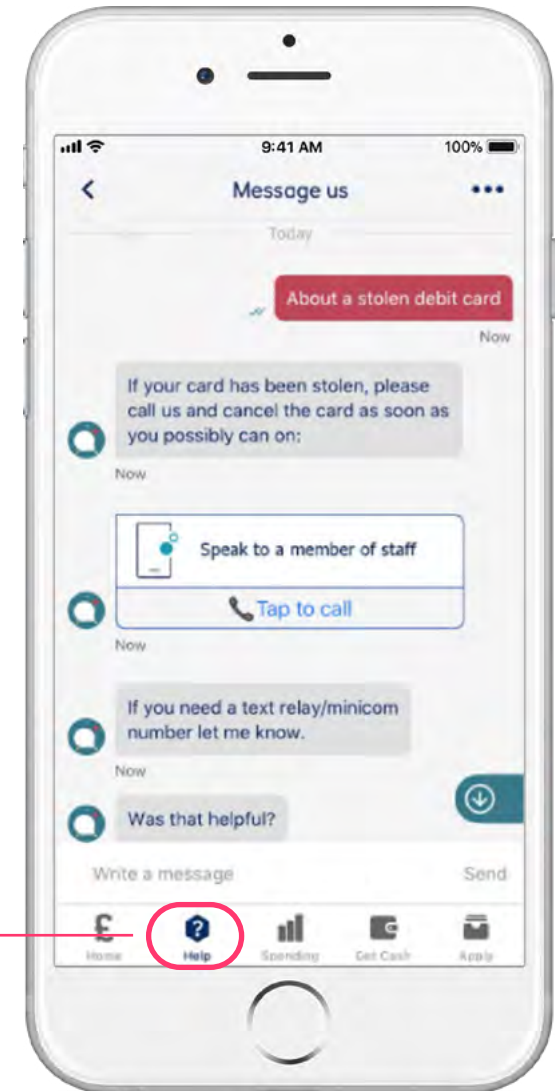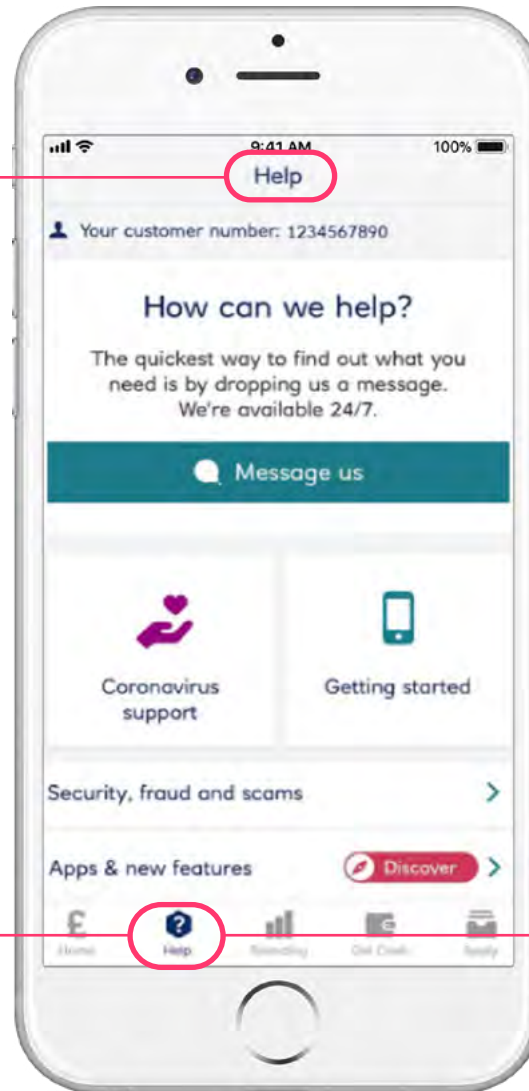
Got the basics?

Once you've mastered your essential banking needs, check out our more advanced features, like the **"Spending"** tab to track your monthly spending habits and set **"Budgets".**
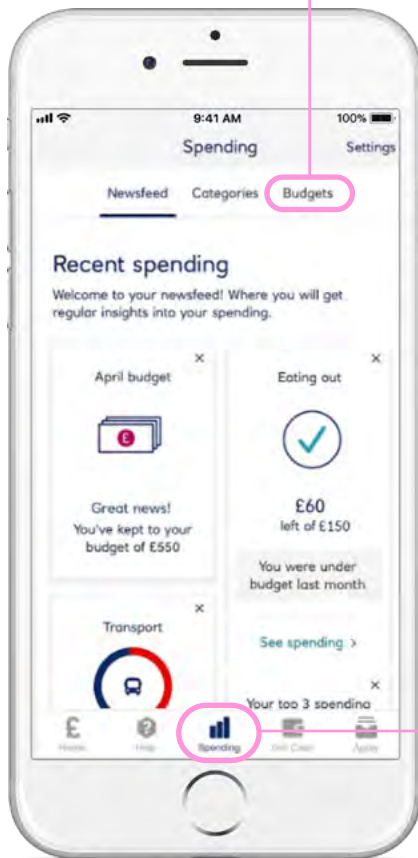
Or to see your credit score, click the **"Profile"** tab then **"Credit Score"**. It's free to check your credit score in your app and we update it every month. So you can get an up-to-date view of your credit health.
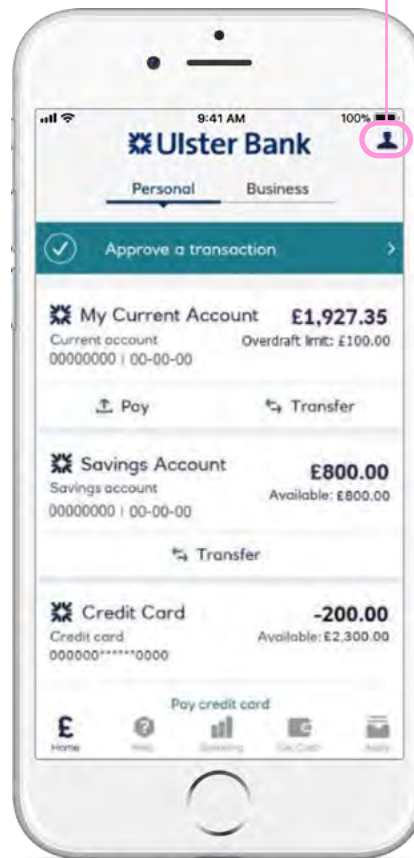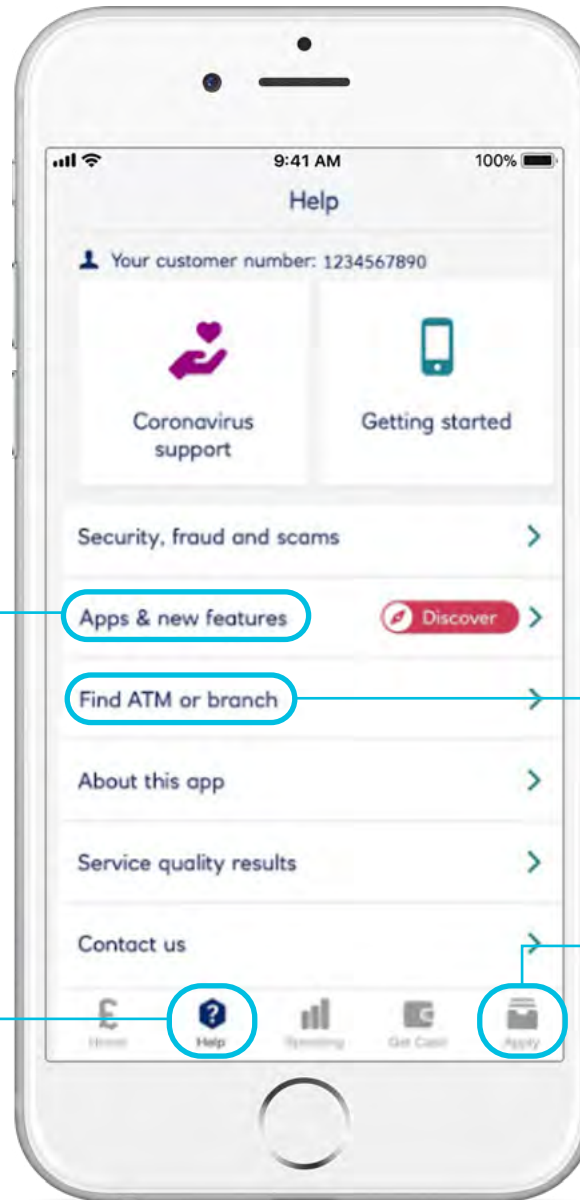
Handy features

Apps & new features
Keep up to date with the latest features in your app via your **"Help"** menu.

Make the most of your app by tapping **"Help"** at the bottom of the screen then **"Get started"** to view quick and easy **"How to Guides"**.

Find ATM or branch
Looking for a cashpoint?
Find your closest ATM or branch.
Just log into your mobile app and select **"Help"** then **"Near me"**.

Personalised offers
Visit the **"Apply"** tab to see what products you want to apply for and if you have any personalised offers for overdrafts, loans, credit cards or mortgages.